



LL 0616 126 932 36457 #001 AB 0.461  
CUONG NGUYEN  
4530 NASSAU DR  
SUGAR LAND TX 77479-2115



June 13, 2022

Account ending in: 1541

Cuong Nguyen:

We completed a re-evaluation of your claim in the amount of \$23,226.70 as you requested. Our research included the information you provided with your claim, your account history and/or the monthly account statements we sent you.

Unfortunately, our decision remains the same and we're unable to credit your account. While you disagree with our decision, the disputed amount is still owed in accordance with your Credit Card Account Agreement.

As required by the regulations that govern your account, we've contacted the consumer credit reporting agencies to add a comment to your credit file stating you disagree with our decision on your claim. Please keep in mind it may take up to 60 days for the comment to appear on your file.

You may contact the consumer-reporting agencies directly to confirm they have updated your credit file:

- TransUnion- transunion.com, 800-888-4213, PO Box 1000, Chester, PA 19016
- Experian- experian.com, 888-397-3742, PO Box 2002, Allen, TX 75013-0036
- Equifax- equifax.com, 888-685-1111, PO Box 740241, Atlanta, GA 30374-0241
- Innovis- innovis.com, 800-540-2505, PO Box 1640, Pittsburgh, PA 15230-1640

#### Questions

If you have any questions, please call us at 800.472.7970, Monday through Friday, 8 a.m. to 8 p.m., Eastern.